



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name CUSTOMERS BANCORP, INC

City/State WEST READING, PA

Bank Holding Company Information

Federal Reserve District: 3

Consolidated Assets (\$000): 20,381,808

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CUSTOMERS BANCORP, INC
701 READING AVENUE
WEST READING, PA 19611

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Summary Ratios

	09/30/2022	09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	19,994,778	19,175,929			19,186,758			15,565,125			10,662,249		
Net income (\$000)	199,324	213,978			314,647			132,578			79,327		
Number of BHCs in peer group	132	132			130			128			125		

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.26	2.79	84	3.42	2.65	91	3.58	2.60	93	2.60	2.77	31	2.61	3.01	26
+ Non-interest income	0.21	0.94	4	0.19	1.09	2	0.23	1.04	4	0.51	1.21	20	0.74	1.32	26
- Overhead expense	1.50	2.18	10	1.48	2.21	9	1.53	2.17	10	1.71	2.57	13	2.17	2.69	23
- Provision for credit losses	0.22	0.10	84	0.09	-0.12	95	0.14	-0.09	96	0.40	0.51	35	0.23	0.15	73
+ Securities gains (losses)	-0.04	0	5	0.22	0.01	98	0.16	0.01	98	0.13	0.02	96	0.01	0.01	67
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.71	1.46	76	2.27	1.76	84	2.31	1.66	87	1.14	1.04	55	0.96	1.56	9
Net operating income	1.33	1.10	79	1.75	1.34	81	1.85	1.26	91	0.85	0.81	49	0.74	1.19	12
Net income	1.33	1.10	79	1.49	1.34	69	1.64	1.26	82	0.85	0.82	48	0.74	1.19	12
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.22	3.36	92	4.06	3.12	89	4.19	3.06	94	3.63	3.55	53	4.60	4.41	65
Interest expense	0.87	0.35	90	0.54	0.26	89	0.51	0.25	88	0.93	0.52	89	1.85	1.08	88
Net interest income (tax equivalent)	3.35	3.01	73	3.52	2.85	86	3.68	2.80	93	2.70	3.01	24	2.75	3.33	23
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.35	0.09	92	0.22	0.12	75	0.22	0.11	80	0.40	0.27	75	0.08	0.21	34
Earnings coverage of net loan and lease losses (X)	7.32	36.38	27	12.95	26.30	40	13.87	39.72	35	4.36	22.91	20	16.16	24.40	53
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.85	1.17	21	0.85	1.32	18	0.95	1.23	25	0.92	1.58	12	0.59	0.83	30
Allowance for loan and lease losses / Total loans and leases	0.85	1.15	21	0.85	1.30	21	0.95	1.20	29	0.91	1.55	12	0.56	0.81	28
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.18	0.39	21	0.34	0.58	24	0.34	0.49	33	0.45	0.71	31	0.22	0.57	13
30-89 days past due loans and leases / Total loans and leases	2.77	0.33	97	0.26	0.29	56	0.18	0.32	36	0.18	0.39	22	0.34	0.43	48
Liquidity and Funding															
Net noncore funding dependence	16.94	5.89	85	10.77	-3.31	87	6.21	-2.33	79	40.82	3.20	95	28.52	14.45	84
Net short-term noncore funding dependence	12.02	0.87	87	9.05	-9.17	93	4.45	-7.71	88	13.18	-4.76	90	21.29	3.38	91
Net loans and leases / Total assets	74.61	63.09	78	80.44	58.81	94	73.69	58.67	84	85.08	61.58	98	86.75	63.77	98
Capitalization															
Tier 1 leverage ratio	7.65	9.22	12	7.88	9.07	19	7.41	8.98	15	8.60	9.13	37	9.26	9.76	41
Holding company equity capital / Total assets	6.80	9.68	10	6.72	10.79	3	6.98	10.71	4	6.06	11.16	2	9.14	12.43	13
Total equity capital (including minority interest) / Total assets	6.80	9.81	9	6.72	10.91	1	6.98	10.82	3	6.06	11.29	0	9.14	12.57	9
Common equity tier 1 capital / Total risk-weighted assets	9.85	11.79	20	10.41	12.64	18	9.98	12.42	17	8.08	12.38	0	7.98	12.17	0
Net loans and leases / Equity capital (X)	10.96	6.64	96	11.98	5.47	98	10.56	5.53	97	14.04	5.58	99	9.49	5.21	96
Cash dividends / Net income	3.28	31.93	9	4.52	27.22	11	3.72	28.27	11	10.59	42.30	14	18.23	33.12	24
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	6.58	6.04	62	1.84	9.51	15	6.20	10.50	35	60.05	16.68	95	17.16	9.26	81
Equity capital	7.99	-3.83	79	22.14	7.52	90	22.30	7.46	88	6.11	6.99	51	10.03	10.49	65
Net loans and leases	-1.15	14.48	6	-6.48	-0.66	21	-8.01	3.36	9	56.96	9.07	96	17.52	9.10	83
Noncore funding	58.05	36.20	71	-62.16	-21.64	4	-55.10	-14.79	5	140.76	-12.18	99	-0.53	6.59	41
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	7.30	0.57	96	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	14.14	11.91	69	23.01	10.65	84	14.33	10.95	71	17.57	13.56	72	18.59	13.04	73
Equity investment in subsidiaries / Equity capital	106.60	104.01	66	110.35	103.15	83	107.12	103.22	76	107.66	102.81	79	112.14	103.22	88
Cash from ops + noncash items + op expense / Op expense + dividends	332.91	118.32	92	782.14	155.61	98	494.19	154.48	97	294.61	147.24	92	339.34	190.27	87

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	524,115	535,401	732,466	507,305	428,671	-2.11	110.96
Income from lease financing receivables.....	2,459	3,421	4,356	4,743	2,820	-28.12	831.44
Fully taxable income on loans and leases.....	524,174	536,383	733,598	509,728	429,400	-2.28	111.39
Tax-exempt income on loans and leases.....	2,400	2,439	3,224	2,320	2,091	-1.60	223.45
Estimated tax benefit on income on loans and leases.....	842	857	1,133	815	735	-1.74	109.98
Income on loans and leases (tax equivalent).....	527,416	539,679	737,955	512,863	432,226	-2.27	111.72
Investment interest income (tax equivalent).....	76,143	25,398	40,609	23,503	22,902	199.80	262.29
Interest on balances due from depository institutions.....	4,197	980	1,585	3,301	2,782	328.27	71.59
Interest income on other earning assets.....	8,813	1,662	1,883	4,511	6,564	430.26	187.91
Total interest income (tax equivalent).....	616,569	567,719	782,032	544,178	464,474	8.60	123.69
Interest on time deposits of \$250K or more	502	1,404	1,672	3,990	12,273	-64.25	-93.63
Interest on time deposits < \$250K.....	6,409	2,389	2,818	17,524	31,710	168.27	-56.28
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	94,963	43,434	58,150	70,531	97,480	118.64	259.89
Interest on other borrowings and trading liabilities.....	17,203	20,175	22,416	36,816	37,983	-14.73	-22.51
Interest on subordinated debt and mandatory convertible securities	8,066	8,065	10,754	10,755	6,983	0.01	59.56
Total interest expense.....	127,143	75,467	95,810	139,616	186,429	68.47	66.88
Net interest income (tax equivalent).....	489,426	492,252	686,222	404,562	278,045	-0.57	145.39
Non-interest income.....	31,831	26,614	43,654	80,130	78,822	19.60	-49.54
Adjusted operating income (tax equivalent)	521,257	518,866	729,876	484,692	356,867	0.46	98.56
Overhead expense.....	225,396	213,230	294,426	266,611	231,476	5.71	40.59
Provision for credit losses.....	32,603	12,964	27,206	62,774	24,227		449.15
Securities gains (losses)	-6,227	31,441	31,392	20,078	1,001		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	256,293	326,833	442,356	176,832	102,855	-21.58	179.01
Applicable income taxes	56,127	73,947	86,940	43,380	22,793	-24.10	63.94
Tax equivalent adjustments	842	872	1,148	874	735	-3.44	110.50
Applicable income taxes (tax equivalent).....	56,969	74,819	88,088	44,254	23,528	-23.86	64.48
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	199,324	252,014	354,268	132,578	79,327	-20.91	248.33
Discontinued operations, net of applicable income taxes.....	0	-38,036	-39,621	0	0		
Net income attributable to holding company.....	199,324	213,978	314,647	132,578	79,327	-6.85	248.33
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	199,324	213,978	314,647	132,578	79,327	-6.85	248.33
Investment securities income (tax equivalent).....	76,143	25,398	40,609	23,503	22,902	199.80	262.29
US Treasury and agency securities (excluding mortgage-backed securities)	0	52	52	0	0	-100.00	
Mortgage-backed securities	25,946	6,426	11,154	5,706	9,341	303.77	46.91
All other securities	50,197	18,920	29,403	17,797	13,561	165.31	1395.74
Cash dividends declared.....	6,544	9,671	11,693	14,041	14,459	-32.33	-39.65
Common	0	0	0	0	0		
Preferred.....	6,544	9,671	11,693	14,041	14,459	-32.33	-39.65

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	4.11	3.12	92	3.95	2.90	91	4.08	2.85	94	3.50	3.27	68	4.36	4	75
Less: Interest expense	0.85	0.33	90	0.52	0.24	89	0.50	0.23	88	0.90	0.48	89	1.75	0.98	88
Equals: Net interest income (tax equivalent)	3.26	2.79	84	3.42	2.65	91	3.58	2.60	93	2.60	2.77	31	2.61	3.01	26
Plus: Non-interest income	0.21	0.94	4	0.19	1.09	2	0.23	1.04	4	0.51	1.21	20	0.74	1.32	26
Equals: adjusted operating income (tax equivalent)	3.48	3.77	33	3.61	3.80	43	3.80	3.70	64	3.11	4.04	11	3.35	4.41	8
Less: Overhead expense	1.50	2.18	10	1.48	2.21	9	1.53	2.17	10	1.71	2.57	13	2.17	2.69	23
Less: Provision for credit losses	0.22	0.10	84	0.09	-0.12	95	0.14	-0.09	96	0.40	0.51	35	0.23	0.15	73
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	-0.04	0	5	0.22	0.01	98	0.16	0.01	98	0.13	0.02	96	0.01	0.01	67
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.71	1.46	76	2.27	1.76	84	2.31	1.66	87	1.14	1.04	55	0.96	1.56	9
Less: Applicable income taxes (tax equivalent)	0.38	0.34	69	0.52	0.41	78	0.46	0.38	75	0.28	0.23	65	0.22	0.36	12
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.33	1.10	79	1.75	1.34	81	1.85	1.26	91	0.85	0.81	49	0.74	1.19	12
Plus: Net extraordinary items	0	0	51	-0.26	0	0	-0.21	0	0	0	0	50	0	0	50
Equals: Net income	1.33	1.10	79	1.49	1.34	69	1.64	1.26	82	0.85	0.82	48	0.74	1.19	12
Memo: Net income (last four quarters)	1.52	1.10	89	1.43	1.30	65	1.64	1.26	82	0.85	0.82	48	0.74	1.19	12
Net income-BHC and noncontrolling (minority) interest	1.33	1.11	79	1.49	1.35	69	1.64	1.27	82	0.85	0.83	48	0.74	1.20	12
Margin Analysis															
Average earning assets / Average assets	97.48	92.93	95	97.31	93.09	92	97.30	93.08	93	96.31	92.32	91	94.75	91.05	85
Average interest-bearing funds / Average assets	70.23	60.58	82	74.48	61.98	86	73.62	61.99	83	81.02	64.06	92	79.09	65.57	89
Interest income (tax equivalent) / Average earning assets	4.22	3.36	92	4.06	3.12	89	4.19	3.06	94	3.63	3.55	53	4.60	4.41	65
Interest expense / Average earning assets	0.87	0.35	90	0.54	0.26	89	0.51	0.25	88	0.93	0.52	89	1.85	1.08	88
Net interest income (tax equivalent) / Average earning assets	3.35	3.01	73	3.52	2.85	86	3.68	2.80	93	2.70	3.01	24	2.75	3.33	23
Yield or Cost															
Total loans and leases (tax equivalent)	4.72	4.24	84	4.46	4.07	75	4.70	4.01	86	3.79	4.27	22	4.64	5.09	23
Interest-bearing bank balances	1.79	0.79	98	0.21	0.13	95	0.26	0.14	96	0.69	0.27	94	2.57	2.04	79
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68			2.44	
Trading assets	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	4.21	3.33	92	4.05	3.09	89	4.18	3.04	94	3.62	3.51	55	4.59	4.36	66
Investment securities (tax equivalent)	2.57	1.96	89	2.32	1.77	87	2.32	1.77	86	2.84	2.25	89	3.55	2.76	95
US Treasury and agency securities (excluding mortgage-backed securities)		1.38		0.52	1.23	13	0.52	1.14	15	0	1.75	1		2.32	
Mortgage-backed securities	1.69	1.87	31	1.21	1.55	20	1.12	1.57	11	1.76	2.05	23	3.20	2.61	93
All other securities	3.45	2.89	76	2.86	2.85	55	2.56	2.81	44	3.17	3.24	56	4.07	4.06	65
Interest-bearing deposits	0.88	0.35	91	0.49	0.22	91	0.46	0.21	91	0.94	0.53	88	1.85	1.10	89
Time deposits of \$250K or more	0.11	0.61	3	0.57	0.70	37	0.53	0.66	38	1.47	1.42	51	2.35	1.96	83
Time deposits < \$250K	3.25	0.58	99	1.04	0.67	85	0.96	0.62	84	1.68	1.36	76	2.20	1.82	73
Other domestic deposits	1.07	0.31	96	0.59	0.16	98	0.57	0.15	97	1.03	0.36	96	2.05	0.93	96
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	2.13	0.88	86	0.07	0.18	30	0.07	0.17	34	0.18	0.62	10	2.28	1.86	72
Other borrowed funds and trading liabilities	1.81	1.55	59	0.64	1.29	27	0.68	1.27	30	0.94	1.50	25	2.49	2.38	59
All interest-bearing funds	1.21	0.54	91	0.70	0.38	87	0.68	0.37	87	1.11	0.74	82	2.21	1.49	84

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	31,831	26,614	43,654	80,130	78,822
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	2,893	2,748	3,774	13,835	12,815
Trading revenue.....	2,209	2,584	3,187	-3,830	3,172
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	1,495	1,348	1,993	1,501	1,356
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	-18,952	10,882	13,719	3,620	2,331
Other non-interest income.....	44,186	9,052	20,981	65,004	59,148
Total overhead expenses	225,396	213,230	294,426	266,611	231,476
Personnel expense.....	83,171	78,262	108,202	126,008	107,632
Net occupancy expense.....	9,948	7,814	12,160	12,892	13,114
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	107	175	233	897	1,303
Other operating expenses.....	132,170	126,979	173,831	126,814	109,427
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	672	630	641	835	867
Average personnel expense per employee.....	123.77	124.23	168.80	150.91	124.14
Average assets per employee.....	29,754.13	30,437.98	29,932.54	18,640.87	12,297.86

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.43	11	0	2.14	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	43.31	58.02	9	41.16	58.85	6	40.40	59.28	4	55.11	62.28	25	65	61.29	68
Percent of Average Assets															
Total overhead expense	1.50	2.18	10	1.48	2.21	9	1.53	2.17	10	1.71	2.57	13	2.17	2.69	23
Personnel expense.....	0.55	1.20	4	0.54	1.23	2	0.56	1.21	3	0.81	1.30	10	1.01	1.41	15
Net occupancy expense.....	0.07	0.22	4	0.05	0.24	2	0.06	0.23	3	0.08	0.26	2	0.12	0.28	6
Other operating expenses.....	0.88	0.73	78	0.88	0.72	79	0.91	0.72	82	0.82	0.94	57	1.04	0.97	69
Overhead less non-interest income	1.29	1.22	51	1.30	1.08	67	1.31	1.10	66	1.20	1.25	44	1.43	1.32	53
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	43.24	57.55	9	41.10	58.34	7	40.34	58.83	4	55.01	61.82	26	64.86	60.64	70
Personnel expense.....	15.96	31.86	2	15.08	32.89	1	14.82	32.93	1	26	32.36	20	30.16	32.39	35
Net occupancy expense.....	1.91	5.98	6	1.51	6.26	3	1.67	6.23	5	2.66	6.58	4	3.67	6.52	9
Other operating expenses.....	25.38	19.14	86	24.51	18.68	86	23.85	19.18	81	26.35	22.28	79	31.03	21.20	88
Total non-interest income	6.11	24.10	3	5.13	28.20	2	5.98	27.67	2	16.53	28.83	24	22.09	29.23	40
Fiduciary activities income	0	2.13	13	0	2.27	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0.56	3.30	10	0.53	3.25	9	0.52	3.27	9	2.85	3.27	41	3.59	3.88	44
Trading revenue.....	0.42	0.57	67	0.50	0.68	67	0.44	0.62	66	-0.79	1.28	1	0.89	1.18	60
Investment banking fees and commissions.....	0	2.15	7	0	2.46	6	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue.....	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.29	1.23	46	0.26	0.56	54	0.27	0.60	55	0.31	0.01	75	0.38	0.28	72
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-3.64	1.19	2	2.10	3.64	46	1.88	3.30	43	0.75	3.92	33	0.65	1.86	32
Other non-interest income.....	8.48	8.80	60	1.74	9.39	2	2.87	9.27	6	13.41	9.65	76	16.57	10.04	85
Overhead less non-interest income	37.13	32.79	60	35.97	29.67	68	34.36	30.52	58	38.47	31.93	68	42.78	31.06	88
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.90	21.50	54	22.63	21.49	60	19.65	21.18	31	24.53	18.63	87	22.16	20.56	63
Applicable income tax + TE / Pretax net operating income + TE	22.23	23.57	35	22.89	23.11	48	19.91	22.67	13	25.03	21.18	80	22.87	23.23	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	4,876,016	3,653,853	3,829,718	4,123,047	4,722,213	33.45	-19.96	
Commercial and industrial loans	3,414,855	6,280,904	4,870,643	6,450,887	1,491,825	-45.63	324.42	
Loans to individuals	1,428,451	1,655,650	1,774,868	1,269,374	1,218,620	-13.72	2135.73	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	18,649	0	0	0	0		14469.53	
Other loans and leases	5,598,717	3,925,130	4,093,656	3,988,943	2,618,415	42.64	152.88	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	15,336,688	15,515,537	14,568,885	15,832,251	10,051,073	-1.15	67.16	
Less: Allowance for loan and lease losses	130,197	131,496	137,804	144,176	56,379	-0.99	239.82	
Net loans and leases	15,206,491	15,384,041	14,431,081	15,688,075	9,994,694	-1.15	66.44	
Debt securities that reprice or mature in over 1 year	2,321,257	1,648,110	1,813,302	838,444	554,049	40.84	298.49	
Mutual funds and equity securities	4,262	0	5,000	3,853	2,406		84.42	
Subtotal	17,532,010	17,032,151	16,249,383	16,530,372	10,551,149	2.93	80.35	
Interest-bearing bank balances	365,397	1,002,211	483,795	615,264	179,410	-63.54	94.37	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	1,483,867	213,587	1,978,273	367,988	23,150	594.74		
Trading assets	44,566	34,234	27,295	54,027	39,880	30.18	341.60	
Total earning assets	19,425,840	18,282,183	18,738,746	17,567,651	10,793,589	6.26	95.84	
Non-interest-bearing cash and due from depository institutions	53,256	64,983	42,453	78,090	33,095	-18.05	69.13	
Premises, fixed assets, and leases	23,437	24,542	21,567	29,322	29,621	-4.50	89.48	
Other real estate owned	35	35	35	57	173	0.00	-96.69	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	879,240	752,318	780,443	764,128	664,239	16.87	73.15	
Total assets	20,381,808	19,124,061	19,583,244	18,439,248	11,520,717	6.58	94.63	
Quarterly average assets	20,666,304	19,732,114	19,219,244	18,224,746	11,240,403	4.73	92.56	
Average loans and leases (YTD)	14,889,589	16,121,754	15,709,598	13,534,628	9,323,365	-7.64	76.50	
Memoranda								
Loans held-for-sale	5,224	29,957	16,254	79,086	486,328	-82.56	-99.75	
Loans not held-for-sale	15,331,464	15,485,580	14,552,631	15,753,165	9,564,745	-1.00	117.12	
Real estate loans secured by 1–4 family	615,917	398,572	484,249	470,845	555,088	54.53	1.06	
Commercial real estate loans	4,253,544	3,248,497	3,338,752	3,645,298	4,160,248	30.94	-22.30	
Construction and land development	119,111	105,688	111,327	117,506	79,856	12.70	36.38	
Multifamily	2,363,973	1,436,153	1,535,715	1,768,839	2,396,710	64.60	-37.55	
Nonfarm nonresidential	1,770,460	1,706,656	1,691,710	1,758,953	1,683,682	3.74	10.55	
Real estate loans secured by farmland	6,555	6,784	6,717	6,904	6,877	-3.38	-22.81	
Total investment securities	3,809,386	1,861,697	3,796,575	1,210,285	579,605	104.62	551.37	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	20,034	0			
Municipal securities	7,351	8,655	8,430	18,291	0	-15.07		
Mortgage-backed securities	1,844,043	871,190	1,838,871	361,851	278,322	111.67	243.76	
Asset-backed securities	1,421,075	540,959	1,364,227	409,512	0	162.70		
Other debt securities	532,655	440,893	580,047	396,744	298,877	20.81	1056.04	
Mutual funds and equity securities	4,262	0	5,000	3,853	2,406		84.42	
Available-for-sale securities	2,918,830	1,861,697	3,791,575	1,206,432	577,199	56.78	399.10	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	20,034	0			
Municipal securities	7,351	8,655	8,430	18,291	0	-15.07		
Mortgage-backed securities	1,357,750	871,190	1,838,871	361,851	278,322	55.85	153.11	
Asset-backed securities	1,021,074	540,959	1,364,227	409,512	0	88.75		
Other debt securities	532,655	440,893	580,047	396,744	298,877	20.81	1056.04	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	-31,558							
Available-for-sale securities appreciation (depreciation)	-166,132	1,167	-8,476	32,244	19,308			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	18,687	12,440	11,315	18,849	20,375	50.22	-85.36	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	2,997,786	4,952,115	4,462,868	2,359,501	398,283	-39.46	109.85
NOW, ATS and transaction accounts	3,162,144	2,261,207	2,736,490	1,061,621	330,372	39.84	772.87
Time deposits less brokered deposits < \$250K	-1,933,540	-2,233,475	-1,966,123	-1,440,650	-9,806		
MMDA and other savings accounts	9,509,525	9,162,338	9,074,306	7,239,380	6,253,565	3.79	171.15
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	13,735,915	14,142,185	14,307,541	9,219,852	6,972,414	-2.87	147.00
Time deposits of \$250K or more	1,704,433	326,526	259,024	297,741	205,162	421.99	96.22
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	115,000	0	75,000	250,000	538,000	-21.77	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	250,000	0	700,000	850,000	521,358	-83.61	
Other borrowings w/remaining maturity over 1 year	623,515	223,151	223,085	4,539,053	473,630	179.41	406.89
Brokered deposits < \$250K	2,127,120	2,500,098	2,214,437	1,794,840	1,473,177	-14.92	82.05
Noncore funding	4,820,068	3,049,775	3,471,546	7,731,634	3,211,327	58.05	25.76
Trading liabilities	43,725	34,603	26,517	57,478	24,565	26.36	333.31
Subordinated notes and debentures + trust preferred securities	181,882	181,603	181,673	181,394	181,116	0.15	67.08
Other liabilities	213,287	431,596	229,750	131,804	78,500	-50.58	340.20
Total liabilities	18,994,877	17,839,762	18,217,027	17,322,162	10,467,922	6.47	98.66
Equity Capital							
Perpetual preferred stock (including surplus)	137,793	137,793	137,793	217,471	217,471	0.00	-36.64
Common stock	34,947	33,819	34,722	32,986	32,617	3.34	11.59
Common surplus	549,066	525,894	542,391	455,592	444,218	4.41	27.80
Retained earnings	898,513	607,085	705,733	438,581	381,519	48.00	274.26
Accumulated other comprehensive income	-156,127	1,488	-4,980	-5,764	-1,250		
Other equity capital components	-77,261	-21,780	-49,442	-21,780	-21,780		
Total holding company equity capital	1,386,931	1,284,299	1,366,217	1,117,086	1,052,795	7.99	52.30
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	1,386,931	1,284,299	1,366,217	1,117,086	1,052,795	7.99	52.30
Total liabilities and capital	20,381,808	19,124,061	19,583,244	18,439,248	11,520,717	6.58	94.63
Memoranda							
Non-interest-bearing deposits	2,997,786	4,952,115	4,462,868	2,359,502	1,345,208	-39.46	109.85
Interest-bearing deposits	14,569,682	12,016,694	12,318,134	8,952,931	7,305,545	21.25	136.15
Total deposits	17,567,468	16,968,809	16,781,002	11,312,433	8,650,753	3.53	131.20
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,366,217	1,117,086	1,117,086	1,052,795	956,816		
Accounting restatements	0	0	0	-61,475	0		
Net income	199,324	213,978	314,647	132,578	79,327		
Net sale of new perpetual preferred stock	0	-82,497	-82,497	0	0		
Net sale of new common stock	6,901	19,649	37,050	11,743	10,269		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	27,820	0	27,662	0	571		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	6,544	9,671	11,693	14,041	14,459		
Change in other comprehensive income	-151,147	7,252	784	-4,514	21,413		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	18,502	18,502	0	0		
Holding company equity capital, ending balance	1,386,931	1,284,299	1,366,217	1,117,086	1,052,795		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	23.92	39.88	21	19.11	36.06	16	19.56	36.25	18	22.36	36.22	21	40.99	37.78	45
Commercial and industrial loans	16.75	11.23	78	32.84	11.11	99	24.87	10.76	94	34.98	13.52	99	12.95	12.02	58
Loans to individuals	7.01	3.58	81	8.66	3.60	84	9.06	3.36	85	6.88	3.40	79	10.58	4.20	83
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.09	0.19	64	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	27.47	4.52	99	20.52	4.26	96	20.90	4.47	96	21.63	4.63	96	22.73	5.01	97
Net loans and leases.....	74.61	63.09	78	80.44	58.81	94	73.69	58.67	84	85.08	61.58	98	86.75	63.77	98
Debt securities over 1 year.....	11.39	18.76	23	8.62	18.32	12	9.26	19.46	15	4.55	15.55	9	4.81	14.60	8
Mutual funds and equity securities	0.02	0.05	48	0	0.05	13	0.03	0.06	49	0.02	0.05	47	0.02	0.06	48
Subtotal	86.02	83.05	53	89.06	78.17	91	82.98	79.22	59	89.65	78.16	94	91.58	79.65	96
Interest-bearing bank balances	1.79	3.61	35	5.24	9.37	28	2.47	8.50	13	3.34	7.51	24	1.56	3.06	38
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	7.28	1.71	93	1.12	1.51	53	10.10	1.56	96	2	1.68	67	0.20	1.91	15
Trading assets	0.22	0.59	63	0.18	0.58	55	0.14	0.49	55	0.29	1.01	49	0.35	1.19	62
Total earning assets.....	95.31	90.76	93	95.60	91.57	93	95.69	91.77	90	95.27	91.05	96	93.69	89.53	88
Non-interest cash and due from depository institutions.....	0.26	0.98	7	0.34	0.99	7	0.22	0.82	5	0.42	1.07	7	0.29	1.14	5
Other real estate owned.....	0	0.01	26	0	0.01	15	0	0.01	19	0	0.02	11	0	0.03	15
All other assets.....	4.43	8.19	9	4.06	7.39	9	4.10	7.35	11	4.30	7.82	6	6.02	9.27	16
Memoranda															
Short-term investments	9.07	6.75	75	6.36	12.31	23	12.57	11.47	61	5.33	11.17	23	1.76	7.63	18
U.S. Treasury securities.....	0	1.98	7	0	1.18	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0.11	0.63	37	0	0.54	13
Municipal securities	0.04	1.69	22	0.05	1.70	23	0.04	1.73	21	0.10	1.69	26	0	1.34	7
Mortgage-backed securities	9.05	12.93	33	4.56	13.46	14	9.39	14.14	31	1.96	11.75	6	2.42	11.44	8
Asset-backed securities	6.97	0.85	96	2.83	0.47	90	6.97	0.50	98	2.22	0.32	91	0	0.28	25
Other debt securities	2.61	0.51	94	2.31	0.51	92	2.96	0.53	95	2.15	0.42	94	2.59	0.39	93
Loans held-for-sale.....	0.03	0.30	35	0.16	0.50	42	0.08	0.55	38	0.43	0.52	57	4.22	0.39	96
Loans held for investment	75.22	63.03	79	80.97	58.34	94	74.31	58.06	87	85.43	61.72	98	83.02	63.50	96
Real estate loans secured by 1–4 family	3.02	12.79	10	2.08	11.57	9	2.47	11.46	10	2.55	11.91	13	4.82	13.29	20
Revolving	0.08	1.52	15	0.11	1.44	16	0.11	1.42	16	0.13	1.66	17	0.28	2.07	21
Closed-end, secured by first liens	2.88	10.86	15	1.91	9.73	12	2.31	9.67	14	2.34	9.81	14	4.44	10.69	25
Closed-end, secured by junior liens	0.06	0.19	37	0.06	0.19	30	0.05	0.17	33	0.09	0.22	35	0.10	0.28	35
Commercial real estate loans	20.87	24.89	40	16.99	22.35	33	17.05	22.69	35	19.77	22.22	41	36.11	22.23	82
Construction and land development	0.58	3.92	16	0.55	3.40	15	0.57	3.34	17	0.64	3.40	20	0.69	3.44	19
Multifamily	11.60	3.87	89	7.51	3.32	87	7.84	3.57	85	9.59	3.12	91	20.80	3.01	97
Nonfarm nonresidential	8.69	15.73	27	8.92	14.65	28	8.64	14.57	29	9.54	14.72	30	14.61	14.69	50
Real estate loans secured by farmland	0.03	0.34	39	0.04	0.35	39	0.03	0.30	42	0.04	0.33	42	0.06	0.36	46

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	31.79	62.29	13	23.55	60.51	9	26.29	61.05	12	26.04	57.15	12	46.98	57.46	34
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	31.79	62.29	13	23.55	60.51	9	26.29	61.05	12	26.04	57.15	12	46.98	57.46	34
Real estate loans secured by 1–4 family.....	4.02	20.65	7	2.57	20	8	3.32	19.86	8	2.97	19.43	10	5.52	20.75	11
Revolving	0.10	2.39	13	0.14	2.47	14	0.14	2.43	14	0.15	2.64	15	0.32	3.15	20
Closed-end.....	3.91	18.01	10	2.43	17.35	9	3.18	17.24	9	2.82	16.59	10	5.20	17.39	13
Commercial real estate loans	27.73	38.12	32	20.94	37.13	24	22.92	37.86	25	23.02	34.63	26	41.39	33.52	61
Construction and land development.....	0.78	6.10	11	0.68	5.69	9	0.76	5.65	10	0.74	5.26	10	0.79	5.09	14
1–4 family.....	0.01	1.40	11	0.01	1.19	10	0.01	1.18	12	0.01	0.93	13	0.01	0.94	17
Other.....	0.77	4.62	12	0.67	4.46	9	0.76	4.40	12	0.74	4.19	10	0.78	4.02	14
Multifamily.....	15.41	5.86	87	9.26	5.41	84	10.54	5.78	84	11.17	4.96	88	23.85	4.69	97
Nonfarm nonresidential	11.54	24.30	24	11	24.45	21	11.61	24.56	25	11.11	22.93	24	16.75	22.15	37
Owner-occupied.....	4.88	8.11	33	4.50	8.31	31	4.89	8.29	34	3.93	7.68	28	5.41	7.72	38
Other.....	6.67	15.95	22	6.50	15.83	16	6.72	15.94	22	7.18	14.95	24	11.35	14.34	39
Real estate loans secured by farmland.....	0.04	0.55	39	0.04	0.61	39	0.05	0.54	42	0.04	0.54	36	0.07	0.55	42
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	22.27	18.37	66	40.48	19.45	95	33.43	18.86	86	40.75	22.17	92	14.84	19.53	38
Loans to individuals	9.31	6.24	75	10.67	6.58	75	12.18	6.24	77	8.02	6.13	70	12.12	7.13	76
Credit card loans	0.01	0.53	48	0	0.51	51	0.01	0.53	50	0	0.65	49	0	0.81	46
Agricultural loans.....	0.12	0.31	63	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases.....	36.51	8.16	94	25.30	8.42	90	28.10	8.75	91	25.20	9.09	89	26.05	9.85	90
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	292.03	411.16	29	259.04	383.43	26	254.42	391.81	24	328.99	381.27	39	430.99	391.26	50
Real estate loans secured by 1–4 family.....	36.89	133.66	12	28.26	124.74	10	32.17	126.06	11	37.57	125.03	15	50.66	138.18	18
Revolving	0.96	15.46	15	1.55	15.53	16	1.37	15.44	16	1.88	17.42	18	2.92	21.26	20
Closed-end.....	35.93	116.59	16	26.71	107.54	12	30.80	108.85	16	35.69	106.14	18	47.75	115.20	20
Commercial real estate loans	254.75	254.65	50	230.31	238.58	46	221.80	245.88	42	290.87	234.65	59	379.70	229.44	83
Construction and land development.....	7.13	39.81	17	7.49	36.07	18	7.40	35.95	19	9.38	35.62	21	7.29	34.95	20
1–4 family.....	0.07	9.02	11	0.10	7.44	10	0.05	7.42	11	0.07	6.34	13	0.10	6.61	16
Other.....	7.06	30.27	17	7.39	28.34	19	7.34	28.11	19	9.31	28.16	22	7.19	27.32	20
Multifamily.....	141.58	40.47	90	101.82	35.29	87	102.02	38.66	86	141.14	32.74	93	218.75	31.04	97
Nonfarm nonresidential	106.04	161.09	30	121	156.30	36	112.39	158.05	31	140.35	155.06	40	153.67	152.10	47
Owner-occupied.....	44.80	53.43	43	49.52	52.63	51	47.33	52.99	49	49.60	52.37	50	49.59	53.07	50
Other.....	61.23	105.96	28	71.48	100.99	32	65.06	102.54	28	90.75	100.54	42	104.08	97.41	56
Real estate loans secured by farmland.....	0.39	3.36	39	0.48	3.67	41	0.45	3.22	42	0.55	3.44	42	0.63	3.60	45
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	204.52	115.08	85	445.29	116.17	98	323.57	114.45	96	514.74	139.91	99	136.16	122.02	59
Loans to individuals	85.55	35.47	82	117.38	36.56	86	117.91	34.55	87	101.29	37.47	87	111.22	43.51	86
Credit card loans	0.06	2.79	50	0.05	2.58	55	0.05	2.77	53	0.02	3.30	50	0.02	4.34	47
Agricultural loans.....	1.12	1.73	65	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	335.32	50.11	99	278.28	47.63	97	271.96	51.06	98	318.29	49.54	97	238.98	52.44	96
Supplemental															
Non-owner occupied CRE loans / Gross loans	26.04	30.74	40	18.67	29.25	23	20.53	30.07	30	19.79	27.32	29	36.53	26.45	74
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	239.19	205.31	58	205.32	187.63	55	198.69	195.33	52	250.05	183.76	71	335.08	178.57	89
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	283.99	262.15	53	254.84	244.92	51	246.02	252.85	46	299.65	240.85	60	384.67	236.10	83

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	9.07	6.75	75	6.36	12.31	23	12.57	11.47	61	5.33	11.17	23	1.76	7.63	18
Liquid assets	4.78	23.63	2	7.10	29.12	3	5.11	29.03	2	5.27	26.22	1	4.61	22.44	1
Investment securities	18.69	20.98	46	9.73	20.37	12	19.39	21.63	46	6.56	17.85	9	5.03	16.99	7
Net loans and leases	74.61	63.09	78	80.44	58.81	94	73.69	58.67	84	85.08	61.58	98	86.75	63.77	98
Net loans, leases and standby letters of credit	74.69	63.92	77	80.53	59.61	93	73.78	59.49	84	85.18	62.48	98	87.09	64.84	98
Core deposits	67.39	74.28	23	73.95	75.52	30	73.06	75.71	26	50	70.67	13	60.52	63.09	31
Noncore funding	23.65	12.30	82	15.95	10.15	78	17.73	10.30	81	41.93	14.13	93	27.87	19.36	76
Time deposits of \$250K or more	8.36	1.67	96	1.71	1.67	58	1.32	1.58	52	1.61	2.11	44	1.78	2.94	28
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.56	1.24	47	0	1.19	11	0.38	1.23	38	1.36	1.47	65	4.67	1.94	81
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.56	0.58	57	0	0.54	30	0.38	0.54	54	1.36	0.54	77	4.67	0.48	96
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.23	2.18	42	0	0.88	12	3.57	1	90	4.61	1.24	89	4.53	3.01	69
Earning assets that reprice within 1 year	46.53	35.71	77	37.61	38.80	45	33.95	37.37	44	39.63	39.38	48	41.07	39.29	53
Interest-bearing liabilities that reprice within 1 year	7.86	6.79	72	2.46	6.64	13	1.94	6.39	10	2.82	8.20	13	12.73	10.19	75
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	38.67	27.35	75	35.15	30.83	57	32.01	29.65	58	36.82	29.11	65	28.34	26.63	54
Other Liquidity and Funding Ratios															
Net noncore funding dependence	16.94	5.89	85	10.77	-3.31	87	6.21	-2.33	79	40.82	3.20	95	28.52	14.45	84
Net short-term noncore funding dependence	12.02	0.87	87	9.05	-9.17	93	4.45	-7.71	88	13.18	-4.76	90	21.29	3.38	91
Short-term investment / Short-term noncore funding	46.73	112.63	34	44.08	304.29	9	77.29	273.46	22	31.10	184.19	12	8.27	77.77	7
Liquid assets - short-term noncore funding / Nonliquid assets	-15.37	24.05	3	-7.88	36.72	3	-11.76	36.68	3	-12.54	28.18	3	-17.46	16.97	4
Net loans and leases / Total deposits	86.56	79.04	65	90.66	73.05	86	86	72.79	80	138.68	79.43	97	115.54	90.31	89
Net loans and leases / Core deposits	110.71	86.19	84	108.78	78.83	89	100.86	78.25	84	170.16	88.34	96	143.35	103.93	88
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.99	-10.05	77		0.50			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.48	-19.27	72	0.09	1.06	29	-0.59	-0.25	39	2.75	4.31	29	1.86	1.36	68
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	23.27	26.09	43	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	76.62	71.92	57	100	84.59	95	99.87	83.77	84	99.68	87.23	75	99.58	85.40	81
U.S. Treasury securities	0	9.62	7	0	6.01	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	1.66	4.01	49	0	3.49	13
Municipal securities	0.19	8.02	18	0.46	8.38	23	0.22	8.22	18	1.51	9.83	30	0	7.75	7
Mortgage-backed securities	48.41	62.34	26	46.80	66.09	18	48.43	66.54	20	29.90	66.64	7	48.02	67.43	21
Asset-backed securities	37.30	4.33	99	29.06	2.45	96	35.93	2.50	97	33.84	1.91	96	0	1.66	24
Other debt securities	13.98	3.02	91	23.68	3.01	95	15.28	3.08	90	32.78	3.01	96	51.57	2.94	96
Mutual funds and equity securities	0.11	0.27	51	0	0.29	13	0.13	0.29	52	0.32	0.35	66	0.42	0.40	64
Debt securities 1 year or less	38.95	9.28	93	11.47	8.18	72	52.11	7.78	96	30.41	10.55	89	3.99	11.86	28
Debt securities 1 to 5 years	17.63	20.14	53	30.41	17.39	79	13.87	18.25	47	28.20	17.03	75	4.76	17.94	28
Debt securities over 5 years	43.31	68.28	14	58.12	72.07	24	33.89	71.11	9	41.08	69.86	17	90.83	66.02	88
Pledged securities	0.49	31.26	3	0.67	33.37	3	0.30	32.26	3	1.56	35.67	7	3.52	30.57	9
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	52.10	-40.81	95	86.92	64.27	69	150.40	27.98	92	385.41	183.32	84	272.17	26.69	95
Investment securities	104.62	11.76	95	64.20	32.48	78	213.69	31.36	98	108.81	23.62	94	-12.84	11.75	4
Core deposits	-2.87	4.57	23	52.85	16.96	94	55.18	16.94	95	32.23	26.88	75	27.31	11.23	86
Noncore funding	58.05	36.20	71	-62.16	-21.64	4	-55.10	-14.79	5	140.76	-12.18	99	-0.53	6.59	41

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			4,589,298	3,204,252	2,704,716
Commit: Secured commercial real estate loans	373,728	174,089	201,854	233,107	256,185
Commit: Unsecured real estate loans	520,223	175,010	201,817	2,879	1,647
Credit card lines (reported semiannually, June/Dec)			3,496	2,398	942
Securities underwriting	0	0	0	0	0
Standby letters of credit	17,181	16,814	16,468	17,655	39,215
Commercial and similar letters of credit	8,831	10,370	9,184	9,511	9,641
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	64,272	100,183	68,556	106,305	105,305
Credit derivatives - notional amount (holding company as beneficiary)	78,863	61,999	61,388	63,778	61,774
Credit derivative contracts w/ purchased credit protection-investment grade..	143,135	162,182	129,943	170,083	167,079
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,793	8,373	7,547	7,748	3,897
Written options contracts (interest rate)	121,170	132,799	132,345	102,441	39,300
Purchased options contracts (interest rate)	121,170	132,799	132,345	102,441	39,300
Interest rate swaps	1,322,429	1,483,715	1,463,066	2,758,393	2,129,565
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						23.43	22.78	61	17.38	22.01	42	23.48	23.52	58	
Standby letters of credit	0.08	0.66	9	0.09	0.66	6	0.08	0.65	7	0.10	0.71	7	0.34	0.84	30
Commercial and similar letters of credit	0.04	0.02	82	0.05	0.02	84	0.05	0.02	85	0.05	0.02	86	0.08	0.02	88
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.32	0.27	67	0.52	0.24	76	0.35	0.24	72	0.58	0.35	74	0.91	0.42	82
Credit derivatives - notional amount (holding company as beneficiary)	0.39	0.17	82	0.32	0.18	78	0.31	0.18	77	0.35	0.30	76	0.54	0.52	83
Credit derivative contracts w/ purchased credit protection-investment grade..	0.70	0.20	83	0.85	0.18	85	0.66	0.18	83	0.92	0.25	86	1.45	0.30	89
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	7.69	44.74	30	9.19	47.31	32	8.86	46.30	32	16.11	48.62	41	19.20	68.47	47
Interest rate contracts	7.69	32.78	31	9.19	35.15	34	8.86	32.46	35	16.11	34.36	43	19.20	47.31	50
Interest rate futures and forward contracts	0.01	3.53	33	0.04	4.39	33	0.04	3.25	30	0.04	6.21	27	0.03	10.67	25
Written options contracts (interest rate)	0.59	1.49	63	0.69	1.69	54	0.68	1.41	60	0.56	2.18	41	0.34	2.47	44
Purchased options contracts (interest rate)	0.59	1.57	68	0.69	1.29	70	0.68	1.31	72	0.56	1.46	65	0.34	2.65	59
Interest rate swaps	6.49	23.04	33	7.76	20.27	38	7.47	20.49	38	14.96	20.83	51	18.48	28.86	57
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						29.21	44.98	30	23.67	42.82	26	29.01	45.53	37	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,566,562	1,757,686	1,735,303	2,971,023	2,212,062
Interest rate contracts	1,566,562	1,757,686	1,735,303	2,971,023	2,212,062
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	1,793	8,373	7,547	7,748	3,897
Written options	121,170	132,799	132,345	102,441	39,300
Exchange-traded	0	0	0	0	0
Over-the-counter	121,170	132,799	132,345	102,441	39,300
Purchased options	121,170	132,799	132,345	102,441	39,300
Exchange-traded	0	0	0	0	0
Over-the-counter	121,170	132,799	132,345	102,441	39,300
Swaps	1,322,429	1,483,715	1,463,066	2,758,393	2,129,565
Held for trading	1,544,062	1,757,686	1,735,303	1,896,023	1,487,062
Interest rate contracts	1,544,062	1,757,686	1,735,303	1,896,023	1,487,062
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	22,500	0	0	1,075,000	725,000
Interest rate contracts	22,500	0	0	1,075,000	725,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,709,697	1,919,869	1,865,246	3,141,105	2,379,142
One year or less	271,836	83,515	135,470	295,969	92,806
Over 1 year to 5 years	977,199	1,174,924	1,174,178	1,547,223	1,211,290
Over 5 years	460,662	661,430	555,598	1,297,913	1,075,046
Gross negative fair value (absolute value)	43,727	34,366	26,343	97,761	46,180
Gross positive fair value	46,418	34,063	27,161	53,897	23,389
Held for trading	44,533	34,063	27,161	53,701	23,389
Non-traded	1,885	0	0	196	0
Current credit exposure on risk-based capital derivative contracts	46,451	34,234	27,293	54,223	23,608
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.11	9.12	23	0.48	12.59	24	0.43	11.16	21	0.26	14.05	17	0.18	13.49	14
Written options	7.73	5.29	66	7.56	7.18	64	7.63	6.28	67	3.45	8.18	39	1.78	5.91	38
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	7.73	4.93	70	7.56	6.91	65	7.63	5.96	68	3.45	7.73	42	1.78	5.10	41
Purchased options	7.73	4.14	74	7.56	3.41	77	7.63	3.27	75	3.45	3.42	66	1.78	4.42	56
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	7.73	3.58	78	7.56	3.01	80	7.63	2.87	80	3.45	2.86	68	1.78	3.35	59
Swaps	84.42	77.96	51	84.41	71.71	54	84.31	74.26	53	92.84	68.76	73	96.27	69.75	76
Held for trading	98.56	38.03	88	100	40.70	97	100	40.42	97	63.82	43.53	52	67.23	44.16	55
Interest rate contracts	98.56	31.70	94	100	34.66	97	100	34.15	97	63.82	36.62	62	67.23	37.24	66
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	1.44	61.97	11	0	59.30	2	0	59.58	2	36.18	56.47	47	32.77	55.84	44
Interest rate contracts	1.44	57.96	12	0	56.22	3	0	56.71	3	36.18	53.82	48	32.77	52.22	45
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	109.14	93.16	93	109.23	91.91	92	107.49	92.53	92	105.72	91.48	87	107.55	93.86	91
One year or less	17.35	37.29	39	4.75	27.90	22	7.81	27.56	31	9.96	32.05	35	4.20	32.17	19
Over 1 year to 5 years	62.38	22.61	95	66.84	29.78	96	67.66	27.01	97	52.08	27.06	89	54.76	30.45	83
Over 5 years	29.41	26.09	57	37.63	29.19	60	32.02	29.89	53	43.69	29.56	67	48.60	28.09	70
Gross negative fair value (absolute value)	2.79	2.48	60	1.96	1.18	77	1.52	0.98	75	3.29	1.55	83	2.09	0.83	91
Gross positive fair value	2.96	2.55	64	1.94	1.59	65	1.57	1.34	64	1.81	2.23	44	1.06	1.19	46
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.10	37	0.03	0.05	59	0.02	0.04	54	0.08	0.07	78	0.04	0.06	77
Gross positive fair value (X)	0.03	0.10	46	0.03	0.06	45	0.02	0.05	40	0.05	0.09	43	0.02	0.07	43
Held for trading (X)	0.03	0.06	67	0.03	0.05	62	0.02	0.04	60	0.05	0.07	57	0.02	0.06	57
Non-traded (X)	0	0.02	28	0	0.01	5	0	0.01	5	0	0.02	13	0	0.01	5
Current credit exposure (X)	0.03	0.06	56	0.03	0.05	54	0.02	0.04	50	0.05	0.06	52	0.02	0.05	45
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.32	0.70	53	0.30	0.59	51	0.21	0.46	45	0.46	0.85	46	0.23	0.73	43

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		137,804		144,176		144,176		56,379		39,972					
Gross losses		45,936		29,367		37,867		58,429		9,589					
Write-downs, transfers to loans held-for-sale		958		0		0		0		0					
Recoveries		6,732		3,151		4,069		3,623		1,769					
Net losses		39,204		26,216		33,798		54,806		7,820					
Provision for loan and lease losses		31,597		13,536		27,426		62,774		24,227					
Adjustments		0		0		0		79,829		0					
Ending balance		130,197		131,496		137,804		144,176		56,379					
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Provision for loan and lease losses / Average assets	0.21	0.09	87	0.09	-0.12	95	0.14	-0.09	96	0.40	0.51	35	0.23	0.15	73
Provision for loan and lease losses / Average loans and leases	0.28	0.16	80	0.11	-0.21	92	0.17	-0.16	93	0.46	0.82	24	0.26	0.24	61
Provision for loan and lease losses / Net loan and lease losses	80.60	151.30	39	51.63	-65.12	75	81.15	-105.48	74	114.54	487.86	3	309.81	130.58	92
Allowance for loan and lease losses / Total loans and leases not held for sale	0.85	1.17	21	0.85	1.32	18	0.95	1.23	25	0.92	1.58	12	0.59	0.83	30
Allowance for loan and lease losses / Total loans and leases	0.85	1.15	21	0.85	1.30	21	0.95	1.20	29	0.91	1.55	12	0.56	0.81	28
Allowance for loan and lease losses / Net loans and leases losses (X)	2.49	38.64	2	3.76	17.40	7	4.08	21.39	7	2.63	11.58	7	7.21	8.03	64
Allowance for loan and lease losses / Nonaccrual assets	466.32	428.13	68	252.68	330.05	46	277.71	364.13	49	204.48	299.17	41	262.83	218.72	74
ALLL / 90+ days past due + nonaccrual loans and leases	160.23	320.87	27	243.62	271.93	53	270.17	287.08	59	198.98	244.34	46	231.12	151.73	77
Gross loan and lease losses / Average loans and leases	0.41	0.16	89	0.24	0.20	68	0.24	0.19	69	0.43	0.34	70	0.10	0.28	29
Recoveries / Average loans and leases	0.06	0.07	52	0.03	0.08	23	0.03	0.08	21	0.03	0.07	24	0.02	0.08	17
Net losses / Average loans and leases	0.35	0.09	92	0.22	0.12	75	0.22	0.11	80	0.40	0.27	75	0.08	0.21	34
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	95	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	17.78	34.26	20	5.39	25.09	9	6.96	34.67	10	37.78	33.98	65	37.19	36.22	62
Earnings coverage of net loan and lease losses (X)	7.32	36.38	27	12.95	26.30	40	13.87	39.72	35	4.36	22.91	20	16.16	24.40	53
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Real estate loans	0.15	-0.01	96	0.09	0.02	84	0.06	0.02	82	0.59	0.04	98	0.01	0.01	52
Real estate loans secured by 1-4 family	-0.18	-0.02	3	-0.04	-0.01	22	-0.03	-0.02	30	-0.02	0.01	20	-0.01	0.01	34
Revolving	-0.38	-0.06	7	0.23	-0.07	96	0.16	-0.07	96	0	0.01	54	-0.01	0.02	27
Closed-end	-0.18	-0.01	3	-0.06	-0.01	11	-0.04	-0.01	20	-0.02	0	17	-0.01	0	32
Commercial real estate loans	0.20	0	97	0.10	0.04	77	0.08	0.04	75	0.67	0.07	98	0.01	0.01	56
Construction and land development	-0.16	-0.02	4	-0.04	0.01	20	-0.04	0	18	-0.03	0	20	-0.05	-0.01	20
1-4 family	-0.16	0	1	-0.04	0	4	-0.04	0	3	-0.03	0	5	-0.05	0	3
Other	0	-0.01	71	0	0.01	43	0	0	44	0	0	36	0	-0.01	37
Multifamily	0.09	0	96	0.11	0.01	93	0.07	0.01	89	0	0	58	0.02	0	90
Nonfarm nonresidential	0.37	0	98	0.11	0.05	75	0.09	0.05	76	1.39	0.11	99	-0.01	0.02	18
Owner-occupied	0.01	0	87	0.12	0.01	96	0.10	0.01	96	0	0.02	37	-0.01	0.01	13
Other	0.36	0.01	98	-0.02	0.04	9	-0.01	0.04	10	1.39	0.08	99	0	0.01	21
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.11	0.11	64	0.02	0.19	26	0.02	0.17	24	0.01	0.47	8	-0.02	0.37	2
Loans to individuals	2.72	0.76	93	1.85	0.72	88	1.71	0.71	87	2.35	1.13	82	0.64	1.17	33
Credit card loans	25.74	1.94	98	15.20	2.27	95	25.03	1.84	97	0	2.92	9	0	3.11	7
Agricultural loans	0	0.02	50		0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions					0			0			0			0	
Other loans and leases	0.04	0.13	56	0	0.09	34	0	0.10	32	0	0.15	25	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30-89 days past due loans and leases.....		424,697		40,423		26,378		27,792		33,873
90+ days past due loans and leases		53,337		1,935		1,386		1,951		2,943
Nonaccrual loans and leases.....		27,920		52,040		49,621		70,507		21,451
Total past due and nonaccrual loans and leases.....		505,954		94,398		77,385		100,250		58,267
Restructured 30-89 days past due		839		1,141		1,240		769		934
Restructured 90+ days past due		680		1,183		972		1,128		1,259
Restructured nonaccrual		3,410		3,974		3,673		3,599		2,046
Total restructured loans and leases		4,929		6,298		5,885		5,496		4,239
30-89 days past due loans held for sale		0		0		0		1,017		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		507		0		507		18,469		1,325
Total past due and nonaccrual loans held for sale.....		507		0		507		19,486		1,325
Restructured loans and leases in compliance		11,552		10,247		10,219		9,975		9,050
Other real estate owned.....		35		35		35		57		173
Other Assets										
30-89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30-89 days past due loans and leases.....	2.77	0.33	97	0.26	0.29	56	0.18	0.32	36	0.18
90+ days past due loans and leases	0.35	0.10	84	0.01	0.09	40	0.01	0.10	37	0.01
Nonaccrual loans and leases.....	0.18	0.37	25	0.34	0.54	27	0.34	0.46	38	0.45
Total past due and nonaccrual loans and leases.....	0.53	0.52	62	0.35	0.68	21	0.35	0.62	29	0.46
30-89 days past due restructured.....	0.01	0.01	65	0.01	0.01	71	0.01	0.01	70	0
90+ days past due restructured	0	0.01	81	0.01	0	83	0.01	0	84	0.01
Nonaccrual restructured.....	0.02	0.09	32	0.03	0.12	22	0.03	0.10	26	0.02
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0.01
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	86	0	0	40	0	0	85	0.12
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30-89 days past due assets	2.77	0.33	97	0.26	0.29	56	0.18	0.32	36	0.18
90+ days past due assets	0.35	0.10	84	0.01	0.09	39	0.01	0.10	35	0.01
Nonaccrual assets	0.18	0.37	24	0.34	0.55	27	0.34	0.47	38	0.45
Total 30+ days past due and nonaccrual assets	3.30	0.89	94	0.61	1	28	0.53	0.97	27	0.63
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.40	0.33	70	0.28	0.40	38	0.26	0.36	39	0.39
90+ days past due and nonaccrual assets + other real estate owned	0.40	0.35	67	0.28	0.42	33	0.26	0.37	37	0.39
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.20	0.38	26	0.34	0.48	36	0.32	0.41	45	0.45
Allowance for loan and lease losses	31.51	55.46	31	49.16	67.85	38	45.05	62.64	40	57.18
Equity capital + allowance for loan and lease losses	2.70	3.63	43	4.57	4.12	66	4.13	3.60	64	6.54
Tier 1 capital + allowance for loan and lease losses.....	2.39	3.90	34	4.40	4.89	48	3.96	4.30	53	6.26
Loans and leases + other real estate owned	0.27	0.61	21	0.42	0.82	23	0.43	0.71	30	0.52

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.07	0.23	21	0.68	0.25	89	0.20	0.26	43	0.33	0.39	53	0.49	0.38	69
	90+ days past due		0	0.11	39	0.01	0.12	41	0.01	0.12	47	0	0.16	39	0.02	0.16	44
	Nonaccrual.....		0.33	0.41	48	1.10	0.60	83	1	0.52	85	1.38	0.76	85	0.31	0.46	40
Commercial and industrial	30–89 days past due		11.73	0.29	99	0.05	0.24	14	0.09	0.24	26	0.03	0.23	11	0.16	0.31	36
	90+ days past due		1.54	0.06	99	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.11	0.47	19	0.11	0.65	12	0.12	0.57	16	0.11	0.75	10	0.16	0.83	16
Individuals	30–89 days past due		1.45	0.83	84	0.67	0.60	64	0.76	0.63	64	0.87	0.83	57	0.68	0.83	40
	90+ days past due		0.05	0.10	58	0.10	0.08	71	0.06	0.09	61	0.14	0.14	66	0.18	0.17	69
	Nonaccrual.....		0.56	0.17	87	0.31	0.17	78	0.30	0.17	77	0.37	0.28	71	0.19	0.17	62
Depository institution loans	30–89 days past due			0			0.03			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.09	29		0.11			0.07			0.17			0.24	
	90+ days past due		0	0	44		0			0			0			0	
	Nonaccrual.....		0	0.27	26		0.51			0.70			0.49			0.67	
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	16	0.04	0.11	52	0.03	0.12	55	0.03	0.18	45	0	0.20	14
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0.05	0.15	54	0.07	0.13	55

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.41	0.39	67	0.77	0.36	84	1.20	0.46	92	1.75	0.65	89	2.41	0.67	93
	90+ days past due	0.02	0.22	54	0.06	0.25	58	0.05	0.24	60	0.04	0.33	54	0.09	0.31	60
	Nonaccrual	1.52	0.58	88	2.78	0.76	93	2.31	0.71	92	2.79	0.89	92	1.62	0.73	87
Revolving	30–89 days past due	0	0.31	7	1.11	0.33	92	0	0.28	9	1.87	0.48	93	0.77	0.45	80
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	11.16	0.86	97	8.56	1.05	95	10.15	1.18	96	7.64	1.13	94	4.88	1	94
Closed-end	30–89 days past due	0.42	0.41	66	0.75	0.36	83	1.26	0.49	91	1.74	0.65	89	2.51	0.70	93
	90+ days past due	0.02	0.25	55	0.06	0.27	60	0.06	0.26	60	0.04	0.38	55	0.10	0.35	61
Junior lien	30–89 days past due	1.26	0.57	86	2.45	0.71	93	1.96	0.67	92	2.54	0.87	91	1.42	0.70	86
	Nonaccrual	0	0.01	48	0	0.01	33	0	0.01	11	0	0.02	10	0.03	0.02	71
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	66
	Nonaccrual	0.01	0.02	41	0.01	0.04	32	0.01	0.03	34	0.08	0.04	76	0.08	0.04	73
Commercial real estate	30–89 days past due	0.02	0.13	22	0.67	0.16	96	0.05	0.15	37	0.15	0.26	49	0.24	0.18	70
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0.01	0.03	51
	Nonaccrual	0.16	0.29	40	0.89	0.48	80	0.81	0.38	83	1.20	0.62	85	0.14	0.23	40
Construction and development	30–89 days past due	0	0.19	15	0	0.15	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
1–4 family	Nonaccrual	0.05	0.14	58	0.06	0.31	48	0.06	0.20	48	0	0.41	11	0	0.20	12
	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
Other	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
	30–89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.05	0.12	66	0.06	0.25	56	0.06	0.16	59	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0	0.04	28	0.62	0.09	93	0.11	0.07	74	0.17	0.09	77	0.09	0.08	70
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.22	0.06	85	1.71	0.13	97	1.48	0.17	96	1.23	0.11	96	0.17	0.05	84
Nonfarm non-residential	30–89 days past due	0.05	0.10	41	0.75	0.12	96	0	0.13	6	0.13	0.23	51	0.46	0.14	90
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0.02	0.03	63
Owner Occupied	Nonaccrual	0.07	0.36	22	0.26	0.58	32	0.26	0.45	44	1.25	0.80	74	0.11	0.28	24
	30–89 days past due	0.03	0.04	48	0.01	0.04	38	0	0.04	10	0.13	0.07	76	0.32	0.07	97
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0.02	0.01	72
Other	Nonaccrual	0.07	0.12	45	0.26	0.20	63	0.26	0.17	72	0.14	0.27	32	0.10	0.16	44
	30–89 days past due	0.02	0.05	55	0.73	0.07	98	0	0.08	14	0	0.14	11	0.14	0.07	79
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.21	8	0	0.31	5	0	0.23	7	1.11	0.44	84	0	0.10	19
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	13.14	1.22	98	10.31	0.79	98	7.75	0.81	98	0	0.95	7	0	1.19	6
	90+ days past due	0	0.50	14	0	0.40	16	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual	1.23	0.13	91	6.92	0.08	98	1.78	0.10	98	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	506,752	537,932	527,671	466,797	455,055										
Retained earnings	944,714	667,022	767,335	501,831	381,519										
Accumulated other comprehensive income (AOCI)	-156,127	1,488	-4,980	-5,764	-1,250										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,295,339	1,206,442	1,290,026	962,864	835,324										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	3,629	3,794	3,736	13,789	14,764										
Accumulated other comprehensive income-related adjustments	-156,180	1,488	-4,980	-5,764	-1,250										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,447,890	1,201,160	1,291,270	954,839	821,810										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,447,890	1,201,160	1,291,270	954,839	821,810										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	137,793	137,793	137,793	217,471	217,471										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	137,793	137,793	137,793	217,471	217,471										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	137,793	137,793	137,793	217,471	217,471										
Tier 1 Capital.	1,585,683	1,338,953	1,429,063	1,172,310	1,039,281										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	181,882	181,603	181,673	72,222	72,041										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	95,050	88,559										
Allowance for loan and lease losses in tier 2 capital	70,614	51,666	56,659	61,537	56,428										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	252,496	233,269	238,332	228,809	217,028										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	252,496	233,269	238,332	228,809	217,028										
Exited advanced approach tier 2 capital															
Total capital	1,838,179	1,572,222	1,667,395	1,401,119	1,256,309										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	20,731,950	19,792,051	19,280,848	18,287,996	11,240,403										
Less: Deductions from common equity tier 1 capital	3,629	3,794	3,736	13,789	14,764										
Less: Other deductions	0	2,788,897	0	4,637,090	0										
Total assets for leverage ratio	20,728,321	16,999,360	19,277,112	13,637,117	11,225,639										
Total risk-weighted assets	14,706,748	11,536,106	12,937,300	11,818,749	10,293,587										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.85	11.77	21	10.41	12.59	19	9.98	12.37	17	8.08	12.35	1	7.98	12.11	2
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.78	12.48	23	11.61	13.31	21	11.05	13.11	18	9.92	13.08	2	10.10	12.78	7
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.50	14.27	18	13.63	15.21	21	12.89	14.91	16	11.86	15.23	1	12.20	14.36	13
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.65	9.22	12	7.88	9.07	19	7.41	8.98	15	8.60	9.13	37	9.26	9.76	41
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		0			0			0			0			0				
Total property and casualty assets		0			0			0			0			0				
Reinsurance recoverables (P/C)																		
Total life and health assets		0			0			0			0			0				
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)		0			0			0			0			0				
Total insurance underwriting equity		0			0			0			0			0				
Total property and casualty equity		0			0			0			0			0				
Total life and health equity		0			0			0			0			0				
Total insurance underwriting net income		0			0			0			0			0				
Total property and casualty		0			0			0			0			0				
Total life and health		0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0				
Unearned premiums (P/C)		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0				
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		0			0			0			0			0				
Other insurance activities income		0			0			0			0			0				
Insurance and reinsurance underwriting income		0			0			0			0			0				
Premiums		0			0			0			0			0				
Credit related insurance underwriting		0			0			0			0			0				
Other insurance underwriting		0			0			0			0			0				
Insurance benefits, losses, expenses		0			0			0			0			0				
Net assets of insurance underwriting subsidiaries		0			0			0			0			0				
Life insurance assets	336,130			331,423			333,705			280,067			272,546		1.42		31.46	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11			
Premium income / Insurance activities revenue	2.54			2.90			2.76			2.84			7.32					
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.59	12.02	80	22.54	11.72	92	21.30	12	87	21.27	11.03	92	24.88	11.51	93			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
Foreign Activities															
Total foreign loans and leases	25,283	23,955		26,003		0		0							
Real estate loans.....	0	0		0		0		0							
Commercial and industrial loans	25,283	23,955		26,003		0		0							
Loans to depository institutions and other banks acceptances	0	0		0		0		0							
Loans to foreign governments and institutions	0	0		0		0		0							
Loans to individuals	0	0		0		0		0							
Agricultural loans.....	0	0		0		0		0							
Other foreign loans.....	0	0		0		0		0							
Lease financing receivables.....	0	0		0		0		0							
Debt securities	0	0		0		0		0							
Interest-bearing bank balances	0	0		0		0		0							
Total selected foreign assets	25,283	23,955		26,003		0		0							
Total foreign deposits	0	0		0		0		0							
Interest-bearing deposits	0	0		0		0		0							
Non-interest-bearing deposits.....	0	0		0		0		0							
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31		1.25	
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....	5.54	20.31	48		-0.16			6.83			-2.40			22.48	
Total selected assets.....	5.54	21.10	54		3.36			9.48			2.04		-100	12.40	2
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		500,001	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		500,001	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		2.45	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		2.45	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		3.79						
Home equity lines		0.10						
Credit card receivables.....		0.01						
Auto loans and other consumer loans.....		8.98						
Commercial and industrial loans		21.56						
All other loans and leases.....		65.56						

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0				
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....	0				
Unused commitments to provide liquidity (servicer advance).....	0				
Seller's interest carried as securities and loans	0				
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.01	0.02	0.01	0.02	0.02
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0				
Total 30–89 days past due securitized assets	0				
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0				
Total 90+ days past due securitized assets	0				
Total past due securitized assets percent of securitized assets	0				
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0				
Total net losses on securitized assets	0				
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.42				
Home equity lines	0				
Credit card receivables	13.14				
Commercial and industrial loans	11.73				
All other loans and leases	0.18				
Total managed loans past due 30–89 days	2.68				
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.02				
Home equity lines	0				
Credit card receivables	0				
Commercial and industrial loans	1.54				
All other loans and leases	0.01				
Total managed loans past due 90+ days	0.34				
Total Past Due Managed Assets	3.02				
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.18				
Home equity lines	-0.38				
Credit card receivables	25.74				
Commercial and industrial loans	0.11				
All other loans and leases	0.42				
Net Losses on Managed Assets Percent of Total Managed Assets	0.33				

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		50,000	117,982	172,982	65,000	70,000	-57.62	85.87
Dividends		50,000	117,982	172,982	65,000	70,000	-57.62	85.87
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		50,000	117,982	172,982	65,000	70,000	-57.62	85.87
Securities gains (losses)		0	0	0	0	0		
Other operating income		951	-2,809	-2,809	0	0		
Total operating income		50,951	115,173	170,173	65,000	70,000	-55.76	89.41
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		8,542	7,710	10,879	9,681	5,425	10.79	56.42
Other expenses		2,930	2,111	3,122	1,498	744	38.80	122.14
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		11,472	9,821	14,001	11,179	6,169	16.81	69.20
Income (loss) before taxes		39,479	105,352	156,172	53,821	63,831	-62.53	96.22
Applicable income taxes (credit)		-2,351	-7,313	-6,964	-2,703	-1,391		
Extraordinary items								
Income before undistributed income of subsidiaries		41,830	112,665	163,136	56,524	65,222	-62.87	84.71
Equity in undistributed income of subsidiaries		157,493	101,312	151,510	76,054	14,105	55.45	355.50
Bank subsidiaries		157,493	101,312	151,510	74,632	13,434	55.45	231.38
Nonbank subsidiaries		0	0	0	1,422	671		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		199,323	213,977	314,646	132,578	79,327	-6.85	248.33
Memoranda								
Bank net income		207,493	219,294	324,492	139,632	83,434	-5.38	178.79
Nonbank net income		0	0	0	1,422	671		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,478,458	93.34	1,417,231	89.61	1,463,528	87.93	1,198,857	1,178,166	4.32	44.30
Common and preferred stock		1,478,458	93.34	1,417,231	89.61	1,463,725	87.94	1,198,857	1,178,166	4.32	44.30
Excess cost over fair value		0	0	0	0	-197	-0.01	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		0	0	0	0	0	0	3,853	2,406	-100.00	
Common and preferred stock		0	0	0	0	0	0	3,853	2,406	-100.00	
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		21,078	1.33	5,000	0.32	20,575	1.24	0	0	321.56	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		83,298	5.26	136,703	8.64	172,755	10.38	110,626	62,643	-39.07	22.20
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		1,156	0.07	22,706	1.44	7,526	0.45	970	6,583	-94.91	-70.77
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		1,583,990	100.00	1,581,640	100.00	1,664,384	100.00	1,314,306	1,249,798	0.15	44.13
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	99,772	5.99	0	0	-100.00	
Borrowings with maturity over 1 year		123,515	7.80	223,151	14.11	123,315	7.41	124,037	120,921	-44.65	0.41
Subordinated notes and debentures		72,539	4.58	72,358	4.57	72,403	4.35	72,222	74,750	0.25	
Other liabilities		921	0.06	1,832	0.12	2,677	0.16	961	1,332	-49.73	-56.45
Balance due to subsidiaries and related institutions		85	0.01	0	0	0	0	0	0		
Total liabilities		197,060	12.44	297,341	18.80	298,167	17.91	197,220	197,003	-33.73	4.61
Equity Capital		1,386,930	87.56	1,284,299	81.20	1,366,217	82.09	1,117,086	1,052,795	7.99	52.30
Perpetual preferred stock (income surplus)		137,793	8.70	137,793	8.71	137,793	8.28	217,471	217,471	0.00	-36.64
Common stock		34,948	2.21	33,819	2.14	34,722	2.09	32,986	32,617	3.34	11.59
Common surplus		549,066	34.66	525,894	33.25	542,391	32.59	455,592	444,218	4.41	27.80
Retained earnings		898,512	56.72	607,085	38.38	705,733	42.40	438,581	381,519	48.00	274.26
Accumulated other comprehensive income		-156,127	-9.86	1,488	0.09	-4,980	-0.30	-5,764	-1,250		
Other equity capital components		-77,262	-4.88	-21,780	-1.38	-49,442	-2.97	-21,780	-21,780		
Total liabilities and equity capital		1,583,990	100.00	1,581,640	100.00	1,664,384	100.00	1,314,306	1,249,798	0.15	44.13
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	19.12	11.02	94	23.57	12.52	94	25.44	11.94	97	12.85	7.29	89	7.94	9.68	23
Bank net income / Average equity investment in banks	18.83	11.60	91	22.13	12.35	92	24.04	11.80	95	12.23	7.45	85	7.59	10.51	13
Nonbank net income / Average equity investment in nonbanks		9.71		0	13.18	17	0	13.12	16	59.35	9.75	95	36.03	7.89	93
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11						8.55	
Bank net income / Parent net income	104.10	98.76	60	102.48	96.45	59	103.13	96.79	63	105.32	88.16	63	105.18	82.22	68
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	1.07	3.59	54	0.85	5.93	49
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	14.21	18.39	52	23.15	16.51	75	21.82	16.81	73	17.65	20.06	66	18.71	20.43	66
Total debt / Equity capital	14.14	12.61	69	23.01	11.37	83	21.63	11.71	79	17.57	14.41	72	18.59	14.31	72
Total debt + notes payable to subs that issued TPS / Equity capital	14.14	14.76	58	23.01	13.41	81	21.63	13.63	77	17.57	16.67	70	18.59	16.36	71
Total debt + Loans guaranteed for affiliate / Equity capital	14.14	12.68	68	23.01	11.46	83	21.63	11.77	79	17.57	14.68	72	18.59	14.56	72
Total debt / Equity capital – excess over fair value	14.14	12.75	68	23.01	11.47	82	21.63	11.81	79	17.57	14.52	72	18.59	14.51	71
Long-term debt / Equity capital	14.14	11.91	69	23.01	10.65	84	14.33	10.95	71	17.57	13.56	72	18.59	13.04	73
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	7.30	0.57	96	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	-0.01	0.05	0	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	24.34	39.59	38	73.01	40.69	76	48.35	39.86	52	4.16	34.67	23	29.89	28.44	52
Double Leverage															
Equity investment in subs / Equity capital	106.60	104.01	66	110.35	103.15	83	107.12	103.22	76	107.66	102.81	79	112.14	103.22	88
Total investment in subs / Equity capital	106.60	109.29	55	110.35	108.29	74	107.12	108.40	64	107.66	110.16	64	112.14	111.07	75
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.34	0.39	58	0.47	0.27	69	0.31	0.29	60	0.65	0.47	61	1.61	0.36	91
Equity investment in subs – equity cap / Net income-div (X)	0.36	1.15	29	0.49	0.85	45	0.32	1.05	22	0.72	1.82	27	1.97	1.22	80
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	299.39	130.36	91	628.39	152.56	96	689.41	152.85	97	268.45	136.59	89	346.09	177.68	89
Cash from ops + noncash items + op expense / Op expense + dividend	332.91	118.32	92	782.14	155.61	98	494.19	154.48	97	294.61	147.24	92	339.34	190.27	87
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	24.63	105.80	15	240.09	94.59	94	350.18	98.54	97	289.99	134.08	91	200.73	116.34	91
Pretax operating income + interest expense / Interest expense	562.18	1,565.66	39	1,466.43	1,645.53	57	1,535.54	1,835.33	56	655.94	2,016.32	38	1,276.61	1,968.54	50
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	562.18	1,454.22	36	1,466.43	1,896.20	57	1,535.54	1,770.77	58	655.94	1,539.23	39	1,276.61	1,632.83	53
Dividends + interest from subsidiaries / Interest expense + dividends	331.43	150.57	89	678.80	174.48	96	766.36	174.12	96	274.01	150.43	87	352.04	210.80	84
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	30.46	26.99	70	22.13	40.79	43	26.91	47.61	59	9.44	35.64	25	5.49	57.11	12
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.27	3.60	67	9.96	3.29	87	4.68	3.44	62	8.42	3.85	81	5.43	2.64	75
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	3.82	1.77	85	0	1.76	15	0	1.76	16	0.02	2.66	38	0.02	5.62	33
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0.02	0.08	81	0.02	0.19	76

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	15.64	70.90	10	8.58	69.90	5	7.17	66.37	5	24.84	81.10	12	22.17	57.84	17
Dividends declared / Net income	3.28	31.93	9	4.52	27.22	11	3.72	28.27	11	10.59	42.29	14	18.23	33.08	24
Net income – dividends / Average equity.....	18.49	7.51	96	22.51	9.25	95	24.49	8.62	97	11.48	4.14	91	6.49	6.46	50
Percent of Dividends Paid															
Dividends from bank subsidiaries	764.06	133.26	96	1,219.96	160.45	97	1,479.36	155.92	97	462.93	132.17	95	484.13	178.13	91
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	764.06	183.35	94	1,219.96	213.42	97	1,479.36	203.53	97	462.93	174.85	92	484.13	260.40	86
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	24.10	43.79	34	53.80	43.30	58	53.31	45.96	55	46.55	60.28	38	83.90	66.55	68
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	24.10	52.71	33	53.80	48.70	56	53.31	51.33	53	46.55	62.88	36	83.90	69.36	61
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63		0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44		0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37		0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....		0.12			0.11			0.07		0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries		64.26			94.31			87.22		0	79.84	8	0	150.41	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.13	67.73	63	102.44	72.55	97	101.65	74.16	98	100	69.76	96	100	67.32	97
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	98.13	81.70	48	102.44	82.68	97	101.65	83.13	98	100	82.20	93	100	78.80	95
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10	15		135.13				83.37
Loans and advances from subsidiaries / Total debt	0	27.96	14	0	28.03	13	0	26.38	13	0	27.08	12	0	28.33	11